Case 05-02040 Doc 1 Filed 01/21/05 Entered 01/21/05 15:33:56 Desc Main (Official Form 1) (12/03) Document Page 1 of 26

FORM B1 **United States Bankruptcy Court Voluntary Petition** Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Riggs, Cameron L. All Other Names used by the Debtor in the last 6 years All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): (if more than one, state all): xxx-xx-9959 Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 1100 N. LaSalle, #613 Chicago, IL 60610 County of Residence or of the County of Residence or of the Cook Principal Place of Business: Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) **Venue** (Check any applicable box) ■ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Type of Debtor (Check all boxes that apply) Chapter or Section of Bankruptcy Code Under Which Individual(s) the Petition is Filed (Check one box) Railroad ☐ Stockbroker ☐ Chapter 11 ☐ Corporation ☐ Chapter 7 Chapter 13 ☐ Commodity Broker ☐ Chapter 12 ☐ Partnership ☐ Chapter 9 ☐ Other_ ☐ Clearing Bank ☐ Sec. 304 - Case ancillary to foreign proceeding Nature of Debts (Check one box) Filing Fee (Check one box) Consumer/Non-Business ☐ Business Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to individuals only.) **Chapter 11 Small Business** (Check all boxes that apply) Must attach signed application for the court's consideration ☐ Debtor is a small business as defined in 11 U.S.C. § 101 certifying that the debtor is unable to pay fee except in installments. ☐ Debtor is and elects to be considered a small business under Rule 1006(b). See Official Form No. 3. 11 U.S.C. § 1121(e) (Optional) *** Stuart B. Handelman 6195779 *** Statistical/Administrative Information (Estimates only) THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 16-49 100-199 200-999 1-15 50-99 1000-over П Estimated Assets \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$0 to More than \$50,000 \$100,000 \$1 million \$10 million \$50 million \$100 million \$100 million \$500,000 П П П П Estimated Debts \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$0 to \$50.001 to \$100,001 to More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$100 million

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Voluntary Petition Document	N Mage 12:10fr26	FORM B1, Page 2			
(This page must be completed and filed in every case)	Riggs, Cameron L.				
Prior Bankruptcy Case Filed Within Last 6					
Location Where Filed: - None -	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debter (If more than	one attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:			
- None -	Cuse I vuinser.	Dute Thea.			
District:	Relationship:	Judge:			
	•				
Signs	atures				
Signature(s) of Debtor(s) (Individual/Joint)		nibit A			
I declare under penalty of perjury that the information provided in this		ed to file periodic reports (e.g., forms			
petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts	10K and 10Q) with the Securities ar Section 13 or 15(d) of the Securities	d Exchange Commission pursuant to			
and has chosen to file under chapter 7] I am aware that I may proceed	requesting relief under chapter 11)	Exchange flet of 1934 and is			
under chapter 7, 11, 12, or 13 of title 11, United States Code, understand	☐ Exhibit A is attached and mad	e a part of this petition.			
the relief available under each such chapter, and choose to proceed under chapter 7.		hibit B			
I request relief in accordance with the chapter of title 11, United States		debtor is an individual debts)			
Code, specified in this petition.	I, the attorney for the petitioner nam	ed in the foregoing petition, declare			
X /s/ Cameron L. Riggs	that I have informed the petitioner th				
Signature of Debtor Cameron L. Riggs	chapter 7, 11, 12, or 13 of title 11, U explained the relief available under				
X	X _/s/ Stuart B. Handelman	January 21, 2005			
Signature of Joint Debtor	Signature of Attorney for Debto				
	Stuart B. Handelman				
Telephone Number (If not represented by attorney)	Does the debtor own or have posses	hibit C			
January 21, 2005	a threat of imminent and identifiable				
Date	safety?				
Signature of Attorney	☐ Yes, and Exhibit C is attached No	and made a part of this petition.			
X /s/ Stuart B. Handelman					
Signature of Attorney for Debtor(s)	_	torney Petition Preparer			
Stuart B. Handelman 6195779	I certify that I am a bankruptcy petit § 110, that I prepared this document				
Printed Name of Attorney for Debtor(s)	provided the debtor with a copy of t				
The Law Offices of Stuart B. Handelman, P.C.					
Firm Name	Printed Name of Bankruptcy Petition Preparer				
332 S. Michigan Avenue Suite 1000					
Chicago, IL 60604	Social Security Number (Require	red by 11 U.S.C.§ 110(c).)			
Address Email: shandelman@sbhpc.net					
(312) 360-0500 Fax: (312) 360-1033 Telephone Number					
January 21, 2005	Address				
Date		bers of all other individuals who			
Signature of Dahton (Comparation/Dantagushin)	prepared or assisted in preparing	g this document:			
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this					
petition is true and correct, and that I have been authorized to file this					
petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11,		d this document, attach additional			
United States Code, specified in this petition.	sheets conforming to the approp	oriate official form for each person.			
X	XSignature of Bankruptcy Petitio				
X	Signature of Bankruptcy Petitio	n Preparer			
Printed Name of Authorized Individual	Date				
	A bankruptcy petition preparer's	failure to comply with the			
Title of Authorized Individual	provisions of title 11 and the Fe Procedure may result in fines or				
Data	U.S.C. § 110; 18 U.S.C. § 156.	imprisonment of both. 11			
Date					

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In re	Cameron L. Riggs		Case No		
		Debtor(s)	Chapter	13	
	DISCLOSURE OF COMPEN	NSATION OF ATTO	RNEY FOR D	EBTOR(S)	
c	cursuant to 11 U.S.C. § 329(a) and Bankruptcy Rusompensation paid to me within one year before the filing e rendered on behalf of the debtor(s) in contemplation of	ng of the petition in bankrupto	y, or agreed to be p	aid to me, for services rende	
	For legal services, I have agreed to accept		\$	2,200.00	
	Prior to the filing of this statement I have received		\$	1,050.00	
	Balance Due		\$	1,150.00	
2. \$	194.00 of the filing fee has been paid.				
3. T	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4. T	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5. I	I have not agreed to share the above-disclosed compo	ensation with any other person	unless they are men	nbers and associates of my l	aw firm.
[☐ I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the name				firm. A
a b c	n return for the above-disclosed fee, I have agreed to ref. Analysis of the debtor's financial situation, and rende. Preparation and filing of any petition, schedules, state. Representation of the debtor at the meeting of creditor. [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and applications 522(f)(2)(A) for avoidance of liens on how	ring advice to the debtor in de ement of affairs and plan which ers and confirmation hearing, a reduce to market value; ons as needed; preparate	termining whether to h may be required; and any adjourned he exemption plan	ofile a petition in bankruptcharings thereof; ning; preparation and 1	filing of
7. B	y agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any relief from stay actions or any other adv	dischargeability actions,		idances, redemption m	notions,
		CERTIFICATION			
	certify that the foregoing is a complete statement of an unkruptcy proceeding.	ny agreement or arrangement	for payment to me f	or representation of the deb	tor(s) in
Dated	January 21, 2005	/s/ Stuart B. Han	delman		
		332 S. Michigan Suite 1000 Chicago, IL 6060	of Stuart B. Hand Avenue		
		(312) 360-0500 shandelman@sk			

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In re	Cameron L. Riggs	Case No.	
_		Debtor	

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

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In re	Cameron L. Riggs	Case No.	
_		Debtor	
		Denoi	

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	Type of Property	N O N E	Description and Leastion of Dromouty		Husband, Wife, Joint, or ommunity	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X				
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank One - Checking Account In debtor's possession		-	350.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit with Landlord In landlord's possession		-	676.00
4.	Household goods and furnishings, including audio, video, and computer equipment.		Household Goods and Furnishings In debtor's possession		-	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Pictures, Art Objects and Collectibles In debtor's possession		-	100.00
6.	Wearing apparel.		Clothing In debtor's possession		-	75.00
7.	Furs and jewelry.	X				
8.	Firearms and sports, photographic, and other hobby equipment.	X				
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х				
				(Total of	Sub-Tot this page)	al > 1,701.00

² continuation sheets attached to the Schedule of Personal Property

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			Debtor ,		
		SCHED	OULE B. PERSONAL PROPERT (Continuation Sheet)	Y	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	x			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
13.	Interests in partnerships or joint ventures. Itemize.	x			
14.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15.	Accounts receivable.	X			
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

0.00

Sub-Total >

(Total of this page)

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In re	Cameron L. Riggs	Case No.	
_		Debtor	,

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21.	Patents, copyrights, and other intellectual property. Give particulars.	x			
22.	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	X			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	X			
29.	Animals.	X			
30.	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	X			
32.	Farm supplies, chemicals, and feed.	X			
33.	Other personal property of any kind not already listed.	X			

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 1,701.00 |

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re	Cameron L. Riggs	Case No.	
		Debtor	

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

☐ 11 U.S.C. §522(b)(1): ☐ 11 U.S.C. §522(b)(2):

Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption	
Checking, Savings, or Other Financial Accounts, Bank One - Checking Account In debtor's possession	Certificates of Deposit 735 ILCS 5/12-1001(b)	350.00	350.00	
Security Deposits with Utilities, Landlords, and Or Security Deposit with Landlord In landlord's possession	thers 735 ILCS 5/12-1001(b)	676.00	676.00	
Household Goods and Furnishings Household Goods and Furnishings In debtor's possession	735 ILCS 5/12-1001(b)	500.00	500.00	
Books, Pictures and Other Art Objects; Collectible Books, Pictures, Art Objects and Collectibles In debtor's possession	<u>es</u> 735 ILCS 5/12-1001(a)	100.00	100.00	
Wearing Apparel Clothing In debtor's possession	735 ILCS 5/12-1001(a)	75.00	75.00	

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Form B6D (12/03)

In re	Cameron L. Riggs	neron L. Riggs		·
-		Debtor	,	

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

41. C 1 1 1 D

Check this box if debtor has no creditors	no.	lain	g secured claims to report on this Schedule D.					
CREDITOR'S NAME,	COD		sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED,	C O N T	U N L	DIS	AMOUNT OF CLAIM	INGEGUDED
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H & J C	NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	TINGENT	ロヨーマローロロ	SPUTED	WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No.				Т	T E			
				Н	D	Н		
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$	Ш				
Account No.								
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continuation sheets attached				ubt				
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			(Report on Summary of Sc.	ned	ule	s) [

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Form B6E (04/04)

In re	Cameron L. Riggs	Case No.
-		Debtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5). ☐ Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6). ☐ Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7). ☐ Taxes and Certain Other Debts Owed to Governmental Units

☐ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

0	continuation	sheets	attached

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Form B6F (12/03)

In re	Cameron L. Riggs		Case No.	
_		Debtor	,	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Нι	usband, Wife, Joint, or Community	Co	Ų	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	ONTINGEN	L Q	U T F	AMOUNT OF CLAIM
Account No. xxxx-xxxx-4472			7/94	٦Ñ	lΤ	1	
Creditor #: 1 AT&T Universal Card P.O. Box 44167 Jacksonville, FL 32231-4167		-	Credit card		E D		1,135.36
Account No. xxxx-xxxx-1194		<u> </u>	10/93	+	-	\perp	,
Creditor #: 2 Bank One P.O. Box 15298 Wilmington, DE 19850-5298		-	Credit card				1,914.17
Account No. xxxx-xxxx-5675	_		Credit card	+	$\frac{1}{1}$	-	1,014.17
Creditor #: 3 Chase P.O. Box 52188 Phoenix, AZ 85072-2188		-					4 824 00
Account No. xxxx-xxxx-1236			7/02	_	-		1,831.00
Creditor #: 4 Chase P.O. Box 15919 Wilmington, DE 19850-5919		-	7/02 Credit card				1,608.55
		L				Ļ	1,000.33
_2 continuation sheets attached			(Total of	Sub			6,489.08

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Form B6F - Cont. (12/03)

In re	Cameron L. Riggs	Case No	
_		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

	С	l	sband, Wife, Joint, or Community	l c	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	ODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN		I SPUT	AMOUNT OF CLAIM
Account No. xxxx-xxxx-7195			11/93	٦т	T E		
Creditor #: 5 Citi Card			Credit card		D		
P.O. Box 6000 The Lakes, NV 89163-6000		-					
							2,453.00
Account No. xxxx-xxxx-xxxx-0136			12/93				
Creditor #: 6 Discover Card P.O. Box 30395 Salt Lake City, UT 84130-0395		-	Credit card				
							2,690.46
Account No. xxx-xxxx-y597			11/93				
Creditor #: 7 Elek-Tek Inc./Household Retail Services P.O. Box 703 Wood Dale, IL 60191-0703		-	Collection				1,497.00
Account No. xxxx-xxxx-0881	╂		4/95	+			1,437.00
Creditor #: 8 First Financial Bank P.O. Box 1100 North Sioux City, SD 57049-1100		-	Credit card				386.69
Account No. xxxx-xxxx-0396	╁		7/93	+			300.03
Creditor #: 9 MBNA America P.O. Box 15026 Wilmington, DE 19850-5026		 -	Credit card				
							2,516.00
Sheet no1 of _2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	:		(Total of	Sub			9,543.15

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Form B6F - Cont. (12/03)

In re	Cameron L. Riggs	Case No	
_		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

	-			_	1	1 -	_	
CREDITOR'S NAME,	CO	1	sband, Wife, Joint, or Community	CO	N	I S P	ا ر	
AND MAILING ADDRESS INCLUDING ZIP CODE,	D E B T O R	H W	DATE CLAIM WAS INCURRED AND	N T	ľ	P	5	
AND ACCOUNT NUMBER	Ĭ	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N G	Ιŭ	T E	ř	AMOUNT OF CLAIM
(See instructions.)	Ř	С		N G E N	D A T	ΙD		
Account No. x-xxxxxx8058			Medical Bills	Т	E D			
Creditor #: 10				\vdash	10	╁	\dashv	
Northwestern Medical Faculty Foundation, Inc.		L						
P.O. Box 75494								
Chicago, IL 60675-5494								
								889.00
Account No. xxxxxxx2-001	T	T	Medical Bills	T	T	t	7	
Creditor #: 11	1							
Northwestern Memorial Hospital								
251 E. Huron Street Chicago, IL 60611-2908		-						
Cilicago, IL 60611-2908								
								4,155.15
Account No. xxxx-xxxx-0215	┢		4/94	+		t	\dashv	
Creditor #: 12	t		Credit card					
PVN/C								
P.O. Box 9204		-						
Old Bethpage, NY 11804-9004								
								766.94
Account No. xxx-xx-9959	┡		Notice Only	+	-	╀	\dashv	700.54
	ł							
Creditor #: 13 U.S. Atty for Northern Dist IL								
(For Department of Education)		-						
219 S. Dearborn Street, 5th FI								
Chicago, IL 60604								0.00
	L			\perp		L	\downarrow	0.00
Account No. xxx-xx-9959	1		3/99 Student Loan					
Creditor #: 14 U.S. Dept. of Education			Student Loan					
Direct Loan Servicing Center		-						
P.O. Box 4609								
Utica, NY 13504-4609								
								2,315.96
Sheet no. 2 of 2 sheets attached to Schedule of		•		Sub	tota	al	\forall	
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pag	ge))	8,127.05
				7	Γota	al		
			(Report on Summary of So	chec	dul	es)) [24,159.28

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In re	Cameron L. Riggs	Case No						
		Debtor						
	SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES							
	State nature of debtor's interest in contract, i.e., "Purchaser," Provide the names and complete mailing addresses of all other contracts.	rired leases of real or personal property. Include any timeshare interests. "Agent," etc. State whether debtor is the lessor or lessee of a lease. her parties to each lease or contract described. cice of the filing of this case unless the party is also scheduled in the appropriate						
☐ Check this box if debtor has no executory contracts or unexpired leases.								
	Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.						
	Apartment Lease	Lessee						

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In re	Cameron L. Riggs	Case No.							
		Debtor							
	SCHEDULE H. CODEBTORS								
Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case. Check this box if debtor has no codebtors.									
	NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR	—						

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Form B6I (12/03)

In re	Cameron L. Riggs		Case No.	
		Debtor(s)	_	

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

	s the spouses are separated and a joint petition is not med.				
Debtor's Marital Status:	DEPENDENTS OF DEBTOR	R AND SI	POUSE		
	RELATIONSHIP	AGE			
Single					
Siligie					
EMPLOYMENT	DEBTOR	-	SPOUSE		
Occupation Lo	pan Underwriter				
Name of Employer Ho	ometown America Management, L.L.C.				
/////	Months				
	60 N. Wacker Dr., Ste 2800 nicago, IL 60606				
INCOME: (Estimate of average m			DEBTOR		SPOUSE
	ry, and commissions (pro rate if not paid monthly)	\$	3,083.34	\$	N/A
Estimated monthly overtime	y, and commissions (pro rate it not paid monumy)	\$	0.00	\$ _	N/A
3					
SUBTOTAL		\$	3,083.34	\$	N/A
LESS PAYROLL DEDUCTION	ONS				
a. Payroll taxes and social sec		\$	530.58	\$	N/A
b. Insurance	uniy	\$ 	89.46	\$ _	N/A
c. Union dues		\$	0.00	\$ -	N/A
d. Other (Specify)		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
SUBTOTAL OF PAYROLL I	DEDUCTIONS	\$	620.04	\$	N/A
TOTAL NET MONTHLY TAKE	HOME PAY	\$	2,463.30	\$	N/A
Regular income from operation of	business or profession or farm (attach detailed statement)	\$	0.00	\$	N/A
Income from real property	· · · · · · · · · · · · · · · · · · ·	\$	0.00	\$	N/A
Interest and dividends		\$	0.00	\$	N/A
Alimony, maintenance or support p	payments payable to the debtor for the debtor's use or that of				
dependents listed above		\$	0.00	\$	N/A
Social security or other governmen	t assistance				
(Specify)		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
Pension or retirement income		\$	0.00	\$	N/A
Other monthly income					
(Specify)		\$	0.00	\$	N/A
		\$	0.00	\$_	N/A
TOTAL MONTHLY INCOME		\$	2,463.30	\$	N/A
TOTAL COMBINED MONTHLY	INCOME \$ 2,463.30	(Rep	ort also on Sumn	nary o	f Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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In re	Cameron L. Riggs	Case No.		
		Debtor(s)		

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family weekly, quarterly, semi-annually, or annually to show monthly rate.	y. Pro rate any p	ayments made bi-
\square Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete labeled "Spouse."	a separate schedu	ale of expenditure
Rent or home mortgage payment (include lot rented for mobile home)	\$	676.00
	Ψ	
Are real estate taxes included? Yes No _X Is property insurance included? Yes No _X		
Utilities: Electricity and heating fuel	\$	0.00
Water and sewer	\$	0.00
Telephone	\$	0.00
Other Cellular Phone	\$	70.00
Home maintenance (repairs and upkeep)	\$	0.00
Food	\$	525.00
Clothing	\$	125.00
Laundry and dry cleaning	\$	78.30
Medical and dental expenses	\$	100.00
Transportation (not including car payments)	\$	140.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)	'-	
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	0.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
Auto	\$	0.00
Other Cable	\$	42.00
Other Internet	\$	42.00
Other Student Loan	<u> </u>	50.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other Grooming & Personal Care	\$	75.00
Other Misc. Bank Charges, Fees & Postage	\$	15.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	1,938.30
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly, month regular interval.	ıly, annually, or a	t some other
A. Total projected monthly income	\$	2,463.30
B. Total projected monthly expenses	\$	1,938.30
C. Excess income (A minus B)	\$	525.00
D. Total amount to be paid into plan each Monthly	\$	525.00
(interval)		

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Form 7 (12/03)

United States Bankruptcy Court Northern District of Illinois

In re	Cameron L. Riggs		Case No.	
		Debtor(s)	Chapter	13
			-	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)
\$1,587.92 Employment, 2005
\$31,055.04 Employment, 2004
\$34,331.09 Employment, 2003

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING**

None b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

2

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

DESCRIPTION AND VALUE OF

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION,

NAME AND ADDRESS OF CREDITOR OR SELLER

FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF

PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF **PROPERTY**

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
The Law Offices of Stuart B. Handelman,
332 S. Michigan Avenue
Suite 1000
Chicago, IL 60604

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR December 2004 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,050.00

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

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12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

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None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL**

SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL**

SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

> TAXPAYER **BEGINNING AND ENDING**

NAME I.D. NO. (EIN) **ADDRESS** NATURE OF BUSINESS **DATES**

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date January 21, 2005 /s/ Cameron L. Riggs Signature Cameron L. Riggs

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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United States Bankruptcy Court Northern District of Illinois

In re	Cameron L. Riggs		Case No	
-		Debtor	,	
			Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	1,701.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		24,159.28	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,463.30
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,938.30
Total Number of Sheets of ALL S	Schedules	14			
	Т	otal Assets	1,701.00		
			Total Liabilities	24,159.28	

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United States Bankruptcy Court Northern District of Illinois

Debtor(s) Chapter 13	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 15 sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date	January 21, 2005	Signature	/s/ Cameron L. Riggs
			Cameron L. Riggs
			Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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United States Bankruptcy Court Northern District of Illinois

In re	Cameron L. Riggs	Case No.			
		Debtor(s) Chapter	13		
	VE	RIFICATION OF CREDITOR MATRIX			
		Number of Creditors:	16		
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.				
Date:	January 21, 2005	/s/ Cameron L. Riggs Cameron L. Riggs Signature of Debtor			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

/s/ Cameron L. Riggs	January 21, 2005	
Debtor's Signature	Date	Case Number

I, the debtor, affirm that I have read this notice.